

In re:
Dani Al Khoury
Sana Nweiser
Debtors

Case No. 22-12031-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 02, 2024

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Dani Al Khoury, Sana Nweiser, 373 Sumner Ave, Whitehall, PA 18052-7219
14712010	+ ADP, 71 Hanover Rd, Florham, NJ 07932-1502
14734586	+ Angelo T. Almonti, Esquire, 352 5th St - Ste A, Whitehall, PA 18052-6518
14734588	+ Evolve Lifestyle Salon & Spa, 2880 Center Valley Pkwy, Center Valley, PA 18034-9046
14734589	+ G.H. Harris Associates Inc, PO Box 216, Dallas, PA 18612-0216
14712008	IRS, PO Box 932100, Louisville, KY 40293-2100
14712004	IRS, PO Box 932100, Louisville, KY 40293-2100
14734592	+ ISDS D Alkhoury LLC, 2880 Center Valley Pkwy, Center Valley, PA 18034-9046
14712002	+ Katherine Santiago, 37 S. 4th St, Allentown, PA 18102-5446
14734593	+ LVHN, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6202
14711994	+ Lehigh Valley Health Network, 2545 Schoenerville Rd, Bethlehem, PA 18017-7300
14741428	+ Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
14711995	+ Portnoff Law Associated LTD, PO Box 391, Norristown, PA 19404-0391
14711993	Portnoff Law Associated LTD, 2799 Izon Dr Ste 100, King Of Prussia, PA 19406
14711997	+ Saucon Valley Life Style Center, LP, PO Box 783822, Philadelphia, PA 19178-3822
14711992	ServPro Western Lehigh County, Restoration LLC, 1506 S Ibert St, Allentown, PA 18103
14712009	St John Vianney Regional School, 210 18th St, Allentown, PA 19104
14712001	+ Stephanie Santiago, 37 S. 4th St, Allentown, PA 18102-5446
14712000	Tiana Tanzos, 3622 Lower Saucon Valley Rd, Hellertown, PA 18055
14712005	+ UGI, Address PO Box 15503, Wilmington, DE 19886-0001
14711990	+ Wells Fargo Auto, PO Box 5256, Sioux Falls 57117
14732270	+ Whitehall Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14712011	World Pay Payment Resolution, PO Box 639726, Cincinnati, OH 45263-9726

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jan 03 2024 08:52:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 03 2024 03:49:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 03 2024 03:49:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14734599	+ EDI: BANKAMER	Jan 03 2024 08:52:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
14711991	+ EDI: CCS.COM	Jan 03 2024 08:52:00	CCS Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
14734587	+ EDI: CCS.COM	Jan 03 2024 08:52:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

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14711998	+ Email/Text: parker@elevatefunding.com	Jan 03 2024 03:49:00	Elevate Funding, 5200 43rd St., Ste 102, Gainesville, FL 32606-4486
14711999	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Jan 03 2024 03:49:00	Forward Financing, 53 State St 20th Flr, Boston, MA 02109-2820
14734590	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 03 2024 03:49:00	Goldman Sachs Bank USA, 200 West St, New York, NY 10282-2198
14721494	+ EDI: AIS.COM	Jan 03 2024 08:52:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14734591	+ EDI: IRS.COM	Jan 03 2024 08:52:00	IRS, Department of Tresury, PO Box 7346, Philadelphia, PA 19101-7346
14734594	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 03 2024 03:54:02	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
14722429	Email/PDF: resurgentbknotifications@resurgent.com	Jan 03 2024 03:54:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14735869	+ EDI: AISMIDFIRST	Jan 03 2024 08:52:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14734595	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 03 2024 03:49:00	Midland Credit Management, 320 E Big Beaver, 300, Troy, MI 48083-1271
14711989	+ EDI: AISMIDFIRST	Jan 03 2024 08:52:00	Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
14712007	+ EDI: PENNDEPTREV	Jan 03 2024 08:52:00	PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
14712007	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 03 2024 03:49:00	PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
14711996	^ MEBN	Jan 03 2024 03:47:40	PA Turnpike Toll, PO Box 645631, Pittsburg, PA 15264-5254
14712006	^ MEBN	Jan 03 2024 03:47:42	PPL, 2 North 9th St CPC-GENN1, Allentown, PA 18101-1179
14734596	^ MEBN	Jan 03 2024 03:47:41	PPL, 827 Hausman Road, Allentown, PA 18104-9392
14712432	EDI: PENNDEPTREV	Jan 03 2024 08:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14712432	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 03 2024 03:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14725694	EDI: Q3G.COM	Jan 03 2024 08:52:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14712003	+ Email/Text: bankruptcyntices@sba.gov	Jan 03 2024 03:49:00	SBA, Address 409 Third St., SW Ste 6050, Washington, DC 20416-0005
14734597	+ Email/Text: lshipowitz@poagllc.com	Jan 03 2024 03:49:00	Saucon Valley Lifestyle Center LP, c/o Poag Shopping Centers LLC, 2650 Thousand Oaks Blvd - Ste 2200, Memphis, TN 38118-2450
14723728	+ EDI: AIS.COM	Jan 03 2024 08:52:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14738049	+ Email/Text: ndlrc.legal@sba.gov	Jan 03 2024 03:49:00	U.S. Small Business Administration, 200 West Santa Ana Blvd., Ste 740, Santa Ana, CA 92701-7534
14735198	Email/Text: bkrcy@ugi.com	Jan 03 2024 03:49:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612
14734598	+ EDI: WFFC2		

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		Jan 03 2024 08:52:00	Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14724452	+ EDI: WFFC2	Jan 03 2024 08:52:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14770192	+ EDI: WFFC2	Jan 03 2024 08:52:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, Wells Fargo Bank, N.A., d/b/a Wells Farg, PO Box 130000, Raleigh, NC 27605-1000

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
CHARLES LAPUTKA	on behalf of Joint Debtor Sana Nweiser claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
CHARLES LAPUTKA	on behalf of Debtor Dani Al Khoury claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
DOUGLAS J. SMILLIE	on behalf of Creditor Saucon Valley Lifestyle Center L.P. dsmillie@flblaw.com, ccharlton@flblaw.com
JAMES RANDOLPH WOOD	on behalf of Creditor Whitehall Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor MIDFIRST BANK mfarrington@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

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SCOTT F. WATERMAN [Chapter 13]

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Dani Al Khoury</u>	Social Security number or ITIN	xxx-xx-6599
	First Name Middle Name Last Name	EIN	81-3054226
Debtor 2	<u>Sana Nweiser</u>	Social Security number or ITIN	xxx-xx-9249
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-12031-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dani Al Khoury
dba Evolve Life Style Salon & Spa

Sana Nweiser

1/2/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.